

Dangers of auto insurance controls

The route the Liberals are following with auto insurance is precisely the same road the Conservatives travelled a decade ago with rent control.

And the result will be equally horrendous. That was the prediction Conservative MPP Bob Runciman made in the legislature here as it approved in principle the Liberals' new rate board for auto insurance.

Political pressure forced the Tory government into rent controls back in 1975, causing a problem that has "grown like Topsy", said Runciman.

We do not know how to get out of it, and now we are in a real housing crisis in this province.

"Now," said Runciman, "we are about to embark on a similar kind of situation in the auto insurance field."

"Regulation leads to lack of competition and leads to another kick in the pants to consumers (by) gradually reducing the number of private sector insurers."

"We may get to the point where the competition is so limited that the government has to look at stepping in to fill a void."



Queen's Park

By Derek Nelson

The rate board is the first step down what Runciman calls the "slippery slope" to a totally state-run system.

The board, expected to be functional by the autumn, will establish and review rates in the various automobile insurance classifications.

Present industry support for such a board will be self-defeating in the long run, Runciman said.

In the interim, Treasurer Bob Nixon has authorized a 4.5 per cent premium increase for insurers.

Runciman saw that as an example of the problem looking ahead, just as in having government-set rents.

Who deserves them? Who does not deserve them? What is fair and what is not fair?"

One company hasn't increased its rates since 1986 and is now going to close its insurance business because all it can get now is a 4.5 per cent raise, said Runciman. Yet another company that increased rates just last spring can bump its prices again as of Jan. 1 by the same 4.5 per cent - a total increase of more than 10 per cent in well under a year.

"It is a mess this government is getting into in the private sector and it is just going to get worse and worse," Runciman suggested.

A rate review board would be fine if it just stuck to reviewing the rates and commenting on them as opposed to setting and approving them, he said.

That would put "bad actors" under the spotlight of public scrutiny without subjecting a whole industry to undue government interference.

The Tories also support other changes to enhance the system, including tort reform, creating an insurance ombudsman to resolve individual complaints, and ending the current right of almost everybody connected to a victim to sue the wrongdoer in an accident case.

Runciman forecasts the next stage in the Liberal evolution of a totally

state-run system. This would be a full no-fault insurance scheme, where compensation for all auto accidents would be paid regardless of fault.

And rather remarkably, he telegraphed that the Conservatives would oppose its establishment.

"We cannot accept the concept that the individual should not have to be liable for his own actions and that the cost of any risk should be distributed among all members of society," he said.

The Tory view is that the current limited no-fault provisions on personal liability are enough.

Still, he suggested all the arguments about the merits or demerits of government car insurance came down to one choice.

Either you believed government should operate businesses or you disapproved of monopoly and preferred a private enterprise solution.

More on this from the NDP and Liberal perspectives in another column.

Year-end awards

Resurrection of the Year:

Efforts by the new Georgetown Fall Fair Board led by president Bob Malcolmson kept the local fair going. There were many people who felt the agricultural extravaganza couldn't continue without more help from the community. To a certain extent residents did come through with new members and ideas.

Falling Hands:

The Jaycees service club couldn't continue after a lack of membership. The Arts Council also folded because no one came forward to serve in an executive position with the arts umbrella organization.

Surprise of the Year:

When the Town of Halton Hills learned that a private firm wanted to use quarry lands near Acton for a large-scale landfill site. Burlington and Milton officials knew before town politicians were informed of the proposal.

Secrecy Award:

Goes to the Town of Halton Hills for keeping mum about the reasons why Clerk-Administrator Joe Simon was fired. Runner up: Georgetown hospital for its handling of the Dr. Ford story. To its credit, the hospital has been making changes and now four meetings per year of the board of directors will be open to the public.

Quote of the Year:

"It was a tough win; pigs aren't attracted to me. I have five of them on council." - Mayor Russ Miller, Burlington Spectator.

Celebrating the Gold:

P.G. Bell and Artcast for contributing to the Calgary Winter Olympics in the areas of art and architecture. Also to Globe Productions and Georgetown Little Theatre for winning five THEAs at the Ontario community theatre awards banquet in Toronto.

News story of the Year:

Georgetown hospital revokes the privileges of Dr. Jack Ford April 7, 1987.

Expenditure of the Year Award:

A cool \$6.1 million it will cost to build the Town of Halton Hills municipal complex. Tied is the growing cost of footing Halton's landfill problems through exporting waste, constructing transfer stations and attending environmental assessment hearings. At last count the figure was \$28 million.

Most Dramatic Protest:

The students at Georgetown District High School who staged a blockade of Highway 7 to underline their displeasure with a smoke-free policy at the school.

Angry Residents Award:

To POWER (Protect our Water and Resources) for meeting regularly to protest a 260-acre dumpsite near Acton which may pollute the groundwater in Halton Hills. Also to CAST (Committee About Safe Traffic) for showing their concern about speeding vehicles, including trucks which endanger schoolchildren, pedestrians and other motorists.

Party of the Year:

The Georgetown District High School Centennial Reunion. After two years of planning, former students had the chance to re-unite in a party atmosphere. Congratulations to the organizers.

We Need Help Award:

Volunteer ambulance attendants needed in Acton, more funding for youth drop-in centre in Georgetown, a seniors centre required for both Acton and Georgetown, more water for Acton, a tenant for the Old Stone School in Leathertown.

The year in review

A gaze back at the year 1987 shows just how much the town has grown.

Sure, we can be quick to point out the disappointments, the failures and the lost opportunities. But Halton Hills has matured over the year and there are a number of examples to prove it.

In the business sector, there have been a variety of new stores which have been opened since last year. The result is a healthier tax base that we all benefit from plus more goods and services available to us closer to home.

The Chamber of Commerce in Georgetown has moved forward, accepting a high profile position in the community. The Chamber created a full-time general manager's position which is capably being handled by Doug Penrice. We've already seen the results in the way of more events, a greater awareness of business in the community, and a Chamber office centrally located at the Gordon Alcott Arena.

The Acton Chamber is co-operating with its Georgetown counterpart in projects such as a tourism committee.

In Acton, the area is beginning to show its potential. The community is ready to accept more housing and business. Through intense lobbying, the town was able to get its own volunteer ambulance service. This will reduce the response time by attendants and free volunteer firefighters for the job they are trained to do: fight fires.

With the Hide House as a base, Acton could expand into more of a tourism Mecca. A plan is being put forth that features a convention centre, golf course, inn and much more.

Georgetown will also expand in the near future, if all goes well with the Halton Hills Village Inc. subdivision. Most reports are favorable for a 1988 start so look for a sod-turning down the line. Already the Town of Halton Hills has begun construction of its new town complex.

The new town hall will centralize town staff and this will help them to save time and work more efficiently (we hope). The other advantages are not having to rent space all over Georgetown and creating a good image to those looking to move to town.

Residents will be able to make all their inquiries in one place: one-stop government shopping.

Unfortunately the garbage picture still looms over the heads of residents in Halton region. But even environmental assessment hearings won't last forever and construction of a new landfill site to take Halton's garbage may be started this year. As it stands now, our waste has to be trucked elsewhere for disposal due to the agreement closing the present Burlington site.

Even with the Georgetown hospital there have been positive changes over the year and we should be expecting more. The town hall complex will be building a road through to the hospital, opening up lands owned by the hospital which could be sold for housing.

The new road will also save time for ambulances coming from the west of Georgetown.

The hospital has opened up some board meetings to the public and an optimist would say this signifies a willingness to relate more closely with the people it serves.

One negative, and alarming trend is apparent. There seems to be a problem in finding enough volunteers to carry on services provided by well-established community groups. For example, the Georgetown Fall Fair almost closed its doors for good because volunteer help couldn't be found until a last minute appeal saved the day. The "Good Neighbors" organization is looking for someone to take over the Christmas program for the needy, but no one has come forward. The Jaycees service club folded because of a lack of members.

Finally, in the United Nation's special year focusing in on the plight of the homeless, many in Halton Hills couldn't find affordable housing.

With a close proximity to Toronto, and a lack of new construction in housing, prices in Halton Hills soared. We assume there were some people who wanted to live in the area but they had to move elsewhere to find affordable housing. Rents are frighteningly high and home prices, in some instances, have risen 62 per cent in the last year.



"No, no, you misunderstood. You guys are staying here — it's the toy factory that's moving to Mexico."

Citizens' forum

Rural Canadians must write

Dear Rural Citizens,

I, Lynn Nichol, a citizen of rural Manitoba am writing this as an appeal to suggest that all rural Canadians stand together to oppose what Canada Post Corporation is trying to do to our country.

As you watch your TV and listen to your radio you keep hearing about another rural post office in rural Canada being closed. No doubt, you think as I did that it wouldn't happen in your community or town. Well it has now happened in our village and it will probably happen in yours!

Do you realize that Canada Post is just waiting for your postmaster to die, retire or move so they can strike again? In some cases they don't even wait for that. They've probably already been to your village business people to try and get them to sign a contract to take over the postal work for them. Canada Post tries to sell the idea that the service will be just as good and in many cases with extended hours.

However, I feel very strongly that the service cannot be as good and I do not blame any business person signing the contract for this. The business person would work on a commission basis for doing Canada Post's work. We continue to pay the same price for the service while Canada Post cuts their costs. In Wilno, Ontario the salary went from \$9 as a postmaster to \$1 an hour as a contract person (Wpg. Free Press Nov. 12, 1987). If I was getting \$1 an hour I would certainly be putting my more profitable business ahead of looking after someone's mail. In rural Canada we have strong ties with neighbors and friends so Canada Post can play on the emotions of the business people by implying that if they don't take the contract, the customers will end up with superboxes only.

Canada Post claims that rural Canadians are costing them money. They claim that 85 per cent of their

revenue comes from businesses (naturally located in cities). If we, rural Canadians, end up with no address the businesses would have no place to send their letters, flyers, etc.

In a supposedly free country, I feel that our human rights are being jeopardized - we will not have the right to have our mail handled by someone who is paid to give it their undivided attention.

I feel that if rural Canadians get together and let our government know we will not be treated as second class citizens while paying first class, they in turn will put a stop to what Canada Post Corporation is doing.

I appeal to you, as rural citizens, to let our government know that we will not be treated in this manner.

Your rural friend,
Lynn Nichol,
Manitoba

Santa made his calls

Dear Sir,

Now that Santa has made his calls to children in Kindergarten and Grade 1, he would like to thank the Optimist Club of Georgetown for all their assistance.

This program, which was offered through our Department, was supported by all schools in the Halton Public School Board and the Halton Separate School Board. Children who returned an information sheet to their school received a personal call from Santa.

The Optimist club members who participated should certainly be congratulated for a job well done. Over 585 households were contacted out of a possible 989. This means over 59 per cent of all the children in Kindergarten and Grade 1 were able to talk to Santa personally. This club was a pleasure to work with and we

look forward to next year when we can once again work on this worthwhile and enjoyable project.

Thank you Optimists. Ho! Ho! Ho!

Sincerely,
Debbie Powell,
Supervisor of Youth Services,
Halton Hills Recreation
and Parks Department

Sovereignty strengthened

Dear Sir,

The prosperity of Canadians has always depended upon our ability to export our natural resources, agricultural products and our manufactured goods. It is imperative for Canada to have an assured market in the U.S. and that is the noble goal of Prime Minister Mulroney. The success of the Auto Pact is vital proof and it is pure hypocrisy on the part of R. White, President of the C.A.W. to oppose extending the benefits of an assured U.S. market to other Canadian products and services.

Trade disputes among countries are to be expected and are normal. It is vital to have established dispute mechanisms and agreements. This has been accomplished thanks to our trade negotiator Simon Reisman and his staff. All Canadians owe them a debt of gratitude.

It is to Canada's shame that we have not got more statesmen with a broad view - not just narrow-minded - politically motivated politicians - like John Turner, Ed Broadbent, David Peterson, etc. In the 1950s and 1960s we had statesmen like ex-Premiers John Roberts and William Davis who, while Conservatives, fully co-operated in the national interest with Liberal Prime Ministers in Ottawa.

Cameron C. Hillmer,
Allan Street, Oakville

30 years ago

With ticket number 906, Mrs. Bob Caldwell won top prize of a doll dressed in 10 one dollar bills in the Lions' Club fowl draw. The draw, which was an added feature of the Lions Club Santa Claus Parade, took place after the children received their goodies from Santa. Other prizes included three turkeys and 10 chickens.

The Silvers, led by Harvey Chappel with 737 points, retained the leadership of the industrial bowling league. The Firemen were one point behind the winning team with fireman Jimmy Valentine being top bowler with 731 points.

District painter Hal Newman completed the painting of Gordon Cousins, the first president of the Legion. The painting was hung in the television room of the Legion Hall. Newman taught art to neighboring communities as well as district people.

15 years ago

Two Georgetown skaters, Susan York and Kris Barber, placed second in the pre-novice division of the Central Ontario Sectional Championships held at Lakeshore Arena in Etobicoke on December 7.

Model Railroad Club president Ken Howatt, transformed the third floor of Georgetown Hobbies and Crafts Store on Main Street into a clubhouse.

Georgetown Reeve Ric Morrow and Nassagaweyan Reeve Mrs. A MacArthur competed for the position of Halton county's last warden.

10 years ago

Marie Francois Boffe, a Rotary International exchange student from Belgium, stayed with Rotarian Bob Simpson and family for a traditional Canadian Christmas over the holidays.

The Halton Hills Herald Publisher, Bill Evdokimoff, announced that The Herald had purchased property in Georgetown for the construction of a new publishing plant.

The Georgetown Geminis won an important 64 victory over the Oakville Blades. Paul Acinelli and Doug Barnes led the Gem onslaught.

5 years ago

There will be no change to Ward 3's Georgetown representation on local council as a result of Thursday's vote recount. Phil Carney and Finn Poustrup remained winners edging Jim Akers, Jim Young and Dave Barrager.

Rick West and John and Brad Jennings helped the Good Neighbor Service find a new headquarters when they vacated the Tack and Togs store at 128 Guelph Street.

Liz Wallace was recently chosen president of the Halton Chapter for the Association for Bright Children.

Enid and Bev Nicholas, familiar faces on the local arts scene, swept listeners back to the days of fireside Christmas readings during a special event entitled "The Warmth of Christmas" at Oxbow Books last Wednesday.

TIPS ON SERVING ALCOHOL RESPONSIBLY

Since liability suits can also be brought against private party hosts and hostesses, the following prevention tips are suggested:

-Try to avoid the "open bar" concept. Serve your friends and family yourself so you can monitor their drinking.

-Never serve more than five drinks to the same person.

-Provide appetizing snacks to your guests - preferably high protein and low salt food.

-Offer a variety of non- and low-alcoholic beverages.

-Encourage non-alcoholic "space rounds".

-Ask who the designated driver is and encourage that person to avoid consuming alcohol altogether.

-Learn to recognize the signs of intoxication:

- 1) Deterioration of fine motor control (e.g. hand-eye coordination)
- 2) Inappropriate changes in speech volume
- 3) Changes in the pace of speech (e.g. racing, then slow)
- 4) Slurred speech
- 5) Red eyes (eyes bloodshot, to any degree)
- 6) Excessive sweating (i.e. not consistent with surrounding conditions)
- 7) Decreased alertness (e.g. requiring too long to respond to questions)

SNAFU® by Bruce Beattie



"They said it was a scratch and dent sale. The only scratches are where the serial number used to be."

KIT 'N' CARLYLE® by Larry Wright

